

FORM B1						United States Bankruptcy Court WESTERN District of MASSACHUSETTS							Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Gallagher, John J.								Name of Joint Debtor (Spouse)(Last, First, Middle): Gallagher, Susan J.								
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE								All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): NONE								
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) 5730								Last four digits of Soc. Sec. No./Compete EIN or other Tax I.D. No. (if more than one, state all) 4154								
Street Address of Debtor (No. & Street, City, State & Zip Code): 94 Swan Street Methuen MA 01844								Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 94 Swan Street Methuen MA 01844								
County of Residence or of the Principal Place of Business: Essex North								County of Residence or of the Principal Place of Business: Essex North								
Mailing Address of Debtor (if different from street address): SAME								Mailing Address of Joint Debtor (if different from street address): SAME								
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE																
Information Regarding the Debtor (Check the Applicable Boxes)																
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank								Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding								
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business								Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.								
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										THIS SPACE IS FOR COURT USE ONLY						
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																
Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																
Estimated Debts \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

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**John Gallagher and
Susan J. Gallagher****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ John Gallagher

Signature of Debtor

X /s/ Susan J. Gallagher

Signature of Joint Debtor

978-687-9994

Telephone Number (If not represented by attorney)

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Keith A. Mitchell

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.
☒ No**Signature of Attorney****X /s/ Keith A. Mitchell**

Signature of Attorney for Debtor(s)

Keith A. Mitchell BBO #550612

Printed Name of Attorney for Debtor(s)

Mitchell & Chenelle P.C.

Firm Name

77 Main Street

Address

2nd Floor**Andover MA 01810****(978) 475-1515**

Telephone Number

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. § 341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary - they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,077,000 (\$269,250 in unsecured debts and \$807,750 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

_____ Date	<u>/s/John Gallagher</u> Signature of Debtor	_____ Case Number
_____ Date	<u>/s/Susan J. Gallagher</u> Signature of Joint Debtor	
DEBTOR COPY COURT COPY (circle one)		

OFFICIAL FORM 8

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MASSACHUSETTS**

In re)	
John J. Gallagher)	Chapter 13
Susan J. Gallagher)	Case No.
)	
Debtor(s))	
)	

**CHAPTER 13 AGREEMENT BETWEEN DEBTOR AND COUNSEL
RIGHTS AND RESPONSIBILITIES OF CHAPTER 13 DEBTORS AND THEIR
ATTORNEYS**

It is important for debtors who file bankruptcy cases under Chapter 13 to understand their rights and responsibilities. It is also useful for debtors to know what their attorney's responsibilities are, and understand the importance of communicating with their attorney to make the case successful. Debtors should also know that they may expect certain services to be performed by their attorney. To encourage that debtors and their attorneys understand their rights and responsibilities in the bankruptcy process, the following terms are agreed to by the debtors and their attorneys.

BEFORE THE CASE IS FILED:

The DEBTOR agrees to:

1. Provide the attorney with accurate financial information; and
2. Discuss with the attorney the debtor's objectives in filing the case.

The ATTORNEY agrees to:

1. Meet with the debtor to review the debtor's debts, assets, income and expenses;

In re: John J. and Susan J. Gallagher

Case No _____

2. Counsel the debtor regarding the advisability of filing either a Chapter 7 or Chapter 13 case, discuss both procedures with the debtor, and answer the debtor's questions;
3. Explain what payments will be made through the plan, and what payments will be made directly by the debtor for mortgage and vehicle loan payments, as well as which claims accrue interest;
4. Explain to the debtor how, when, and where to make the Chapter 13 plan payments, as well as the debtor's obligation to continue making mortgage payments, without interruption, and the likely consequences for failure to do so;
5. Explain to the debtor how the attorney's fees and trustee's fees are paid, and provide an executed copy of this document to the debtor;
6. Explain to the debtor that the first plan payment must be made to the Trustee within 30 days of the date the plan is filed;
7. Advise the debtor of the requirement to attend the 341 Meeting of Creditors, and instruct debtor as to the date, time and place of the meeting;
8. Advise the debtor of the necessity of maintaining appropriate insurance on all real estate, motor vehicles and business assets; and
9. Timely prepare and file the debtor's petition, plan and schedules.

AFTER THE CASE IS FILED:

The DEBTOR agrees to:

1. Keep the Trustee and attorney informed for the debtor's address and telephone number;
2. Inform the attorney of any wage garnishments or attachments of assets which occur or continue after the filing of the case;
3. Contact the attorney if the debtor loses his/her job or has other financial problems (the attorney may be able to have the Chapter 13 plan payments reduced or suspended in those circumstances), or alternatively obtains a material increase in income or assets;
4. Advise counsel if the debtor is sued during the case;
5. Inform the attorney if tax refunds to which the debtor is entitled are seized or not received;
6. Advise counsel and the Trustee before buying or selling property or before entering into any long-term loan agreements, to determine what approvals are required;
7. Provide the Trustee and the attorney, prior to the Section 341 meeting of creditors, with documentary evidence as to debtor's income from all sources and the value of any asset in which the debtor has an interest, together with a copy of any declaration of homestead

In re: John J. and Susan J. Gallagher

Case No. _____

covering the debtor's real estate, proof of insurance on any real property or automobiles in which the debtor has an interest, and any other documents which the Trustee might reasonably request in order to assess whether the debtor's proposed plan should be confirmed.

The ATTORNEY agrees to provide the following legal services in consideration compensation further described below:

1. Appear at the 341 Meeting of Creditors with the debtor;
2. Respond to objections to plan confirmation, and where necessary, prepare an amended plan;
3. Prepare, file and serve one necessary modification to the plan which may include suspending, lowering, or increasing plan payments;
4. Prepare, file and serve necessary amended schedules in accordance with information provided by the debtor;
5. Prepare, file and serve necessary motions to buy, sell or refinance real property;
6. Object to improper or invalid claims, if necessary, based upon documentation provided by the debtor;
7. Represent the debtor in motions for relief from stay;
8. Where appropriate, prepare, file and serve necessary motions to avoid liens on real or personal property; and
9. Provide such other legal services as necessary for the administration of the case.

The initial fees charged in this case are \$0.00. Any and all additional terms of compensation and additional services agreed to be rendered, if any, are set forth in writing and annexed hereto. If the initial fees are not sufficient to compensate the attorney for the legal services rendered in this case, the attorney further agrees to apply to the court for additional fees. If the debtor disputes the legal services provided or the fees charged by the attorney, an objection may be filed with the court and the matter set for hearing.

Debtor signature: /s/ John J. Gallagher

Dated: _____

Co-debtor signature: /s/ Susan J. Gallagher

Dated: _____

Attorney for the debtor (s) signature: /s/ Keith A. Mitchell

Dated: _____

UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF MASSACHUSETTS

In re *John Gallagher*
and
Susan J. Gallagher

Case No.
Chapter: 13

_____/Debtor(s)
Attorney For Debtor: *Keith A. Mitchell*

LIST OF CREDITORS

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
1	<i>AT&T</i> <i>PO BOX 1200</i> <i>Newark, NJ 07101-1200</i>	<i>Services</i>		<i>\$ 360.39</i>
2	<i>Bay State Gas</i> <i>PO BOX 830014</i> <i>Baltimore, MD 21283-0014</i>	<i>Rental Agreement</i>		<i>\$ 390.30</i>
3	<i>Bay State Gas</i> <i>PO BOX 830014</i> <i>Baltimore, MD 21283-0014</i>	<i>Utility Bill</i>		<i>\$ 4,000.00</i>
4	<i>Capital One Bank</i> <i>PO BOX 85147</i> <i>Richmond, VA 23285</i>	<i>Credit Card Debt</i>		<i>\$ 383.32</i>
5	<i>Citizens Bank</i> <i>1 Citizens Drive</i> <i>Riverside, RI 02915-3000</i>	<i>Personal Loan</i>		<i>\$ 3,097.16</i>
6	<i>City of Methuen</i> <i>PO BOX 397</i> <i>Methuen, MA 01844</i>	<i>Water/Sewer Bill</i>		<i>\$ 605.00</i>
7	<i>City of Methuen</i> <i>DP Kelley Deputy</i> <i>PO BOX 203</i> <i>Milford, MA 01757</i>	<i>Debts to Government</i> <i>Excise Tax</i>		<i>\$ 163.13</i>
8	<i>City of Methuen</i> <i>DP Kelley Deputy</i> <i>P O Box 203</i> <i>Milford, MA 01757</i>	<i>Debts to Government</i> <i>Excise Tax</i>		<i>\$ 32.50</i>

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
9	City of Methuen DP Kelley Deputy P O Box 203 Milford, MA 01757	Debts to Government Excise Tax		\$ 78.20
10	Comcast PO BOX 557 Newark, NJ 07101-0196	Services		\$ 170.33
11	Comcast PO BOX 196 Newark, NJ 07101-0196	Services		\$ 355.12
12	Family Dental Associates 160 Winthrop Ave Lawrence, MA 01843	Dental Bill		\$ 318.34
13	Holy Family Hospital 70 East Street Methuen, MA 01844	Medical Bill		\$ 2,246.00
14	Holy Family Hospital 70 East Street Methuen, MA 01844	Medical Bill		\$ 250.00
15	Household Bank P O Box 17051 Baltimore, MD 21297-1051			\$ 69.03
16	Lawrence General Hospital 1 General Street PO BOX 189 Lawrence, MA 01842	Medical Bill		\$ 50.00
17	Lawrence General Hospital 1 General Street PO BOX 189 Lawrence, MA 01842	Medical Bill		\$ 200.00
18	Lawrence General Hospital 1 General Street PO BOX 189 Lawrence, MA 01842	Medical Bill		\$ 250.00
19	Magellan Behavioral Health Sys 217 Middlesex Turnpike Burlington, MA 01803-3308	Medcial Bills		\$ 30.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
20	Mass General Hospital PO BOX 3210 Boston, MA 02241-3210	Medical Bills		\$ 53.00
21	Medical Home Providers Inc 269 Middlesex Ave Medford, MA 02155			\$ 120.00
22	New York Institute of Photogra 211 East 43rd St New York, NY 10017	Debt		\$ 760.00
23	Norman F. Rogers DDS PC 126A Pleasant Valley Street Methuen, MA 01844			\$ 614.00
24	North Shore Agency, Inc. P O Box 8901 Westbury, NY 11590-8901	Collection Account RE: Gevalia Kaffe		\$ 38.35
25	Northern Radiology Assoc Inc 91 Stiles Road 1st Fl Salem, NH 03079-2846	Medical Bill		\$ 262.00
26	Primus Financial Services P O Box 680020 Franklin, TN 37068-9007	Lease Deficiency		\$ 1,108.66
27	Sovereign Bank P O Box 12646 Mail Code 10-421-CN2 Reading, PA 19612			\$ 18,000.00
28	The Avenue PO BOX 659584 San Antonio, TX 78265	Credit Card Debt		\$ 219.62
29	The CBE Group, Inc. Payment Processing Center P O Box 3251 Milwaukee, WI 53201-3251	Services		\$ 77.84
30	Town of Andover 36 Bartlett St Andover, MA 01810	Parking Violations		\$ 150.00

LIST OF CREDITORS

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
31	Washington Mutual PO BOX 660139 Dallas, TX 75266-0139	1st Mortgage 94 Swan Street, Methuen, MA 01844		\$ 269,900.00
32	Wilmington Family Counseling 5 Middlesex Ave Ste 11 Wilmington, MA 01887	Medical Bills		\$ 30.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MASSACHUSETTS**

In re *John Gallagher*
and
Susan J. Gallagher

Case No.
Chapter 13

_____/ Debtor

Attorney for Debtor: *Keith A. Mitchell*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: _____

/s/ John Gallagher

Debtor

/s/ Susan J. Gallagher

Joint Debtor

Allied Creditor Service
10 Tara Boulevard
Suite 410
Nashua, NH 03062

Allied Interstate
3000 Corporate Exchange Dr
5th Fl
Columbus, OH 43231

AT&T
PO BOX 1200
Newark, NJ 07101-1200

Bay State Gas
PO BOX 830014
Baltimore, MD 21283-0014

Capital One Bank
PO BOX 85147
Richmond, VA 23285

Citizens Bank
1 Citizens Drive
Riverside, RI 02915-3000

City of Methuen
DP Kelley Deputy
P O Box 203
Milford, MA 01757

City of Methuen
PO BOX 397
Methuen, MA 01844

City of Methuen
DP Kelley Deputy
PO BOX 203
Milford, MA 01757

Comcast
PO BOX 196
Newark, NJ 07101-0196

Comcast
PO BOX 557
Newark, NJ 07101-0196

Family Dental Associates
160 Winthrop Ave
Lawrence, MA 01843

John Gallagher
Susan J. Gallagher
94 Swan Street
Methuen, MA 01844

Gragil Associates, Inc.
P O Box 544
Rockland, MA 02370-0544

Gulf State Credit, LLC
Litigation Network
P O Box 550690
Jacksonville, FL 32255-0690

Holy Family Hospital
70 East Street
Methuen, MA 01844

Hospital Billing & Collection
DBA NE Creditors Collection
701 Edgewater Dr Ste 250
Wakefield, MA 01880

Household Bank
P O Box 17051
Baltimore, MD 21297-1051

I.C. Systems Inc.
444 Highway 96 East
PO BOX 64437
St. Paul, MN 55164

Lawrence General Hospital
1 General Street
PO BOX 189
Lawrence, MA 01842

Magellan Behavioral Health Sys
217 Middlesex Turnpike
Burlington, MA 01803-3308

Mass General Hospital
PO BOX 3210
Boston, MA 02241-3210

Mazda American Credit
Department 193901
PO BOX 55000
Detroit, MI 48255

Medical Bureau of Economics
85 Prescott Street
Suite 402
Worcester, MA 01605

Medical Home Providers Inc
269 Middlesex Ave
Medford, MA 02155

New York Institute of Photogra
211 East 43rd St
New York, NY 10017

Norman F. Rogers DDS PC
126A Pleasant Valley Street
Methuen, MA 01844

North Shore Agency, Inc.
P O Box 8901
Westbury, NY 11590-8901

Northern Radiology Assoc Inc
91 Stiles Road 1st Fl
Salem, NH 03079-2846

OSI Collection Services Inc
PO BOX 957
Brookfield, WI 53008

Primus Financial Services
P O Box 680020
Franklin, TN 37068-9007

Risk Management Alternatives
RMA
PO BOX 105236
Atlanta, GA 30348

Sherman Acquisitions
9700 Bissonnet Street Ste 2000
PO BOX 740281
Houston, TX 77274

Sovereign Bank
P O Box 12646
Mail Code 10-421-CN2
Reading, PA 19612

The Avenue
PO BOX 659584
San Antonio, TX 78265

The CBE Group, Inc.
Payment Processing Center
P O Box 3251
Milwaukee, WI 53201-3251

Town of Andover
36 Bartlett St
Andover, MA 01810

United States Trustee Office
446 Main Street
Worcester, MA 01608

Vital Recovery Services Inc
P O Box 923747
Norcross, GA 30010-3747

Washington Mutual
PO BOX 660139
Dallas, TX 75266-0139

Wilmington Family Counseling
5 Middlesex Ave Ste 11
Wilmington, MA 01887